

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:) **Bankruptcy No. 17-22147-GLT**
)
Ronald S. Jones,) **Chapter 11**
)
 Debtor,) **Document No.**

**ORDER CONFIRMING SECOND AMENDED CHAPTER 11 PLAN OF
REORGANIZATION DATED JUNE 30, 2022**

AND NOW this _____ day of _____, 2022, upon consideration of the *Second Amended Chapter 11 Plan of Reorganization dated June 30, 2022* [Doc. No. 224], as modified to provide clarification and clean up typographical errors [Doc. Nos. 236, 239, 243] (the “Plan”), filed by the Debtor, Ronald S. Jones (the “Debtor”), the *Summary of Second Amended Chapter 11 Plan of Reorganization dated June 30, 2022* [Doc. No. 225] (the “Plan Summary”), the *Second Amended Disclosure Statement to Accompany Second Amended Chapter 11 Plan of Reorganization dated June 30, 2022* [Doc. No. 226], and the *Summary of Balloting for Second Amended Chapter 11 Plan of Reorganization dated June 30, 2022* [Doc. No. 249] (the “Ballot Summary”), and after notice and hearing held before this Court on October 27, 2022 (the “Confirmation Hearing”), the Court hereby finds that:

1. Notice of the Confirmation Hearing and the opportunity of any party in interest to object to confirmation were adequate and appropriate as to all parties in interest to be affected by the Plan and the transactions contemplated therein.

2. The Balloting Summary validly and correctly sets forth the tabulation of votes, as required by the Bankruptcy Code, Bankruptcy Rules, and Local Rules.

3. The Plan was voted on by at least one Class of impaired claims that was entitled to vote pursuant to the Bankruptcy Code and the Bankruptcy Rules.

4. There are no pending objections to confirmation of the Plan that are not resolved by Stipulation whose terms are incorporated into this Order or otherwise deferred by this Order.

5. The Plan complies with all requirements for confirmation as set forth in Section 1129 of the Bankruptcy Code, in that:

- a. The Plan complies with the applicable provisions of the Bankruptcy Code;
- b. The Debtor has complied with the applicable provisions of the Bankruptcy Code;
- c. The Debtor has proposed the Plan in good faith and not by any means forbidden by law;
- d. Any payments made or to be made for services, costs, and/or expenses incurred during the administration of the Debtor's bankruptcy have been approved, or are subject to approval by the Court;
- e. The Plan complies with Section 1129(a) of the Bankruptcy Code in that at least one class of claims impaired under the Plan has accepted the Plan;
 - i. Classes 5 and 6 accepting the Plan by submitting ballots in favor of the Plan;
 - ii. Class 4 accepting the Plan by stipulation.
 - iii. Class 1 was unimpaired and not entitled to vote upon the Plan.

- f. The Plan complies with Section 1129(b) of the Bankruptcy Code in that the Plan does not discriminate unfairly, and is fair and equitable with respect to each class of claims or interest that has not accepted the Plan; and
- g. All fees payable under Section 1930 of title 28 of the United States Code have been paid, and to the extent any of the aforementioned fees are unpaid, the Plan provides for the payment of all such fees.

IT IS NOW THEREFORE ORDERED, ADJUDGED AND DECREED THAT:

6. The foregoing findings of fact and conclusions of law are incorporated by reference.

7. The Plan and Disclosure Statement are hereby **APPROVED** and **CONFIRMED** pursuant to the terms set forth in this Confirmation Order. The provisions of the Plan are in full force and effect as of the date of this Order, except as expressly modified herein.

8. With respect to the Objection to Confirmation filed by Freedom Mortgage Corporation, a Class 2 creditor, the Plan is modified to strike any language that confirmation of the Plan is an adjudication that the mortgage at issue is current. With respect to the dispute regarding the amount of any arrearage, the Objection is **OVERRULED** with the understanding that the dispute will be dealt with through the claims allowance process. During the pendency of the arrearage dispute until resolution, pursuant to the terms of the Plan, the Debtor shall make any payments dedicated to curing any arrearage to the Disbursing Agent which shall be held in escrow until such time that the dispute is resolved.

9. With respect to the Objection to Confirmation filed by the United States of America, a Class 4 creditor, the Plan is modified pursuant to the Stipulation between the Parties. The terms of the Stipulation are hereby incorporated into this Order by reference.

10. The Debtor, by and through its authorized representatives and counsel, shall take any and all actions necessary or appropriate to implement and consummate the Plan.

11. In accordance with the Confirmed Plan, the Reorganized Debtor is authorized and directed to make all payments under the Plan to the Disbursing Agent.

12. All creditors and parties in interest are specifically **ENJOINED** from taking any action contrary to the provisions of the Plan and/or this Order. All parties are **STAYED** from collecting any pre-petition debt(s) except as authorized by the Plan or the Bankruptcy Code pending the discharge.

13. It is further **ORDERED, ADJUDGED, and DECREED** that this Court retains jurisdiction with respect to all matters arising from or related to the implementation or interpretation of the Plan or this Order.

BY THE COURT:

**Honorable Gregory L. Taddonio
United States Bankruptcy Court**